

PATENT



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MP #3
ATTORNEY DOCKET: D3398-00033

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Aguais et al.

Serial No.: 10/044,071

Examiner: Not yet assigned

Filed: January 10, 2002

Group Art Unit: 2161

For: System and Method for Valuing and Managing the Risk of Credit Instrument Portfolios

I CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED
WITH THE U.S. POSTAL SERVICE AS FIRST CLASS MAIL IN AN
ENVELOPE ADDRESSED TO THE ASSISTANT
COMMISSIONER FOR PATENTS, WASHINGTON, D.C. 20231

ON

April 12, 2002
Mary LaGrange

Box Missing Parts
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

RESPONSE TO NOTICE TO FILE MISSING PARTS
OF NON-PROVISIONAL APPLICATION

In response to the Notice to File Missing Parts of Non-Provisional Application, dated March 13, 2002, a response to which is due May 13, 2002, enclosed herewith is the original Combined Declaration and Power of Attorney document which has been executed by the inventor(s).

At the time of filing, the Commissioner was authorized to charge Duane Morris Deposit Account No. 04-1679 for the full filing fee amount of \$740.00. A copy of the Application Transmittal is enclosed.



APR 22 2002

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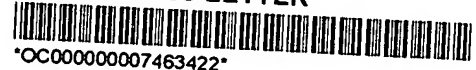
COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/044,071	01/10/2002	Scott Aguias	D3398-00033

DUANE MORRIS LLP
One Liberty Place
Philadelphia, PA 19103

CONFIRMATION NO. 6516

FORMALITIES LETTER



OC000000007463422

Date Mailed: 03/13/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 740 to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).
- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 870.

A copy of this notice MUST be returned with the reply.

F. Robinson
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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#3
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EXPRESS MAIL LABEL: EL798927793US

DOCKET NO.: D3398-00033



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of: Scott Aguias, Barry Belkin, Victoria Farber, Larry Forest,
Alexander Kreinin, Dan Rosen and Steve Suchower

For: System and Methods for Valuing and Managing the Risk of Credit Instrument Portfolios

CERTIFICATION UNDER 37 CFR § 1.10

I hereby certify that this correspondence and the documents referred to as attached therein are being deposited with the U.S. Postal Service in an envelope as "EXPRESS MAIL POST OFFICE TO ADDRESSEE" service under 37 CFR § 1.10, Mailing Label Number EL798927793US addressed to the: Assistant Commissioner for Patents, Washington, DC 20231.

Date

By

January 10, 2002
Mary La Grange

BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

Sir:

PATENT APPLICATION TRANSMITTAL LETTER

Transmitted herewith for filing, please find the following:

Type of Application:

- ☒ Utility (non-provisional)
☐ Divisional
☐ Continuation
☐ Continuation-In-Part (CIP)

Incorporation by Reference:

- ☐ The entire disclosure of the prior application, from which a copy of the Oath or Declaration is supplied, is considered to be part of the disclosure of the accompanying application and is hereby incorporated by reference herein (37 CFR § 1.63(d))

Benefit of Prior U.S. Application(s) Claimed (37 CFR § 1.78):

- ☐ PLEASE ENTER THE FOLLOWING AMENDMENT TO THE SPECIFICATION UNDER THE CROSS REFERENCE TO RELATED APPLICATIONS SECTION:

- ☐ This application claims the benefit of U.S. Provisional Application(s) No(s). 60/_____, filed on _____.
- ☐ This application is a ☐ continuation ☐ continuation-in-part ☐ divisional of copending U.S. Application Serial No(s). _____, filed on _____.
- ☐ International Application No. _____ filed on _____ and which designated the U.S.

Benefit of Prior Foreign Application(s):

- ☐ Priority is claimed under 35 U.S.C. § 119 of Application No. _____ filed on _____ in _____ [COUNTRY].
- ☐ A Certified Copy of each of the following application(s) for which priority is claimed:

COUNTRY	APPLICATION NO.	FILING DATE

- ☐ is enclosed.
- ☐ has been filed in prior Application Serial No. 0/_____, which was filed on _____.

Application Elements Enclosed:

- ☒ 56 Pages of Specification
- ☒ 3 Pages of Claims
- ☒ 8 Sheets of Drawings
- ☐ Formal
- ☒ Informal
- ☐ Petition to Accept Photographs (37 CFR § 1.84(b)).
- ☒ 1 Page(s) of Abstract of the Disclosure

Accompanying Application Parts:

- ☐ Associate Power of Attorney
- ☐ Preliminary Amendment
- ☐ Information Disclosure Statement
- ☐ Form PTO 1449 (PTO/SB/08A, 08B)
- ☐ Copies of Cited References
- ☐ Nucleotide and/or Amino Acid Sequence Submission (37 CFR §§ 1.821-1.825).
- ☐ Microfiche (Appendix) (37 CFR § 1.96(c)).
- ☒ Return Receipt Postcard (itemized)

Declaration or Oath and Power of Attorney:

- ☐ New (executed original or copy).
- ☒ New (unexecuted).
- ☐ Copy from prior application (37 CFR § 1.63(d))

Deletion of Inventor(s) (37 CFR § 1.63(d)(2), 1.33(b)):

- ☐ Signed Statement deleting inventor(s) named in the prior application is attached.

Assignment:

☐ An executed Assignment of the invention to:

Small Entity Statements:

☐ Applicant claims small entity status under 37 CFR 1.9 and 1.27.

The filing fee has been calculated as shown below:

	<u>NO. FILED</u>	<u>NO. EXTRA</u>	<u>SMALL ENTITY</u>		<u>OR</u>	<u>OTHER THAN SMALL ENTITY</u>	
			<u>RATE</u>	<u>FEE</u>		<u>RATE</u>	<u>FEE</u>
BASIC FEE				\$370	<u>OR</u>		\$740
TOTAL CLAIMS	<u>7</u> - 20 = <u>0</u>		x 9 =	\$	<u>OR</u>	x 18 =	\$-0-
INDEP. CLAIMS	<u>3</u> - 3 = <u>0</u>		x 42 =	\$	<u>OR</u>	x 84 =	\$-0-
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM(S)			+140 =	\$	<u>OR</u>	+280 =	\$-0-
TOTAL				\$	<u>OR</u>		\$740

Method of Payment of Fees:

☐ No filing fee is to be paid at this time.

☒ Please charge my Deposit Account No. 04-1679 in the amount of \$ 740.00. Please charge any deficiency or credit any overpayment to Deposit Account No. 04-1679.

☐ A check in the amount of \$ _____ filing fee is attached. Please charge any deficiency or credit any overpayment to Deposit Account No. 04-1679.

Authorization to Charge Additional Fees:

NOTE: If no fees are to be paid on filing, the following items should NOT be completed.

- [x] The Commissioner is authorized to charge payment of the following fees and to refund any overpayment associated with this communication or during the pendency of this application to Deposit Account No. 04-1679.
- [x] Filing fees (37 CFR § 1.16(a), (f) or (g)).
- [x] Presentation of extra claims (37 CFR § 1.16(b), (c) and (d)).
- [x] Surcharge for filing the basic filing fee and/or declaration later than the filing date of the application (37 CFR § 1.16(e)).
- [x] 37 CFR §§ 1.17(a)(1)-(5) (Extension fees pursuant to 37 CFR § 1.136(a)).
- [x] Application processing fees (37 CFR § 1.17).

Date: Jan. 10, 2002



Peter J. Cronk
Registration No. 32,021

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